PTO/SB/01 (10-01) Approved for use through 10/31/2002. OMB 0651-0032

	3	Attorney Docket Nun	nber 2695	
RADE	Under the Paperwork Reduction Act of 1995, no persons are required to a DECLARATION FOR UTILITY OR DESIGN	First Named Inventor	Daniel Bettenburg	
	PATENT APPLICATION	COMPLETE IF KNOWN		
	(37 CFR 1.63)	Application Number	10 / 688,321	
	Declaration X Declaration	Filing Date	10/17/2003	
	Submitted OR Submitted after Initia with Initial Filing (surcharge	Art Unit	3628	
•	Filing (37 CFR 1.16 (e)) required)	Examiner Name		

	requirea)	Examiner Name	<u>.                                    </u>						
As the below named inventor, I hereby declare that:									
My residence, mailing address, and citizenship are as stated below next to my name.									
I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:									
SYSTEM AND METHOD FOR EVALUATING SECONDARY MARKET OPTIONS FOR LOANS									
			6/11 - 1-1-1-1						
(Title of the Invention)									
the specification of which  is attached hereto									
OR  X was filed on (MM/DD/YYYY)  10/17/2003  as United States Application Number or PCT International									
Application Number 10/688,321	and was amend	ed on (MM/DD/YYYY)		(if applicable).					
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.									
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.									
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.									
Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO					
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:									

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## **DECLARATION** — Utility or Design Patent Application

Direct all correspondence to: Customer Numbe or Bar Code Labe			OR X Corr	espondence address below					
BECK & TYSVER, P.L.L.C.									
2900 THOMAS AVENUE SOUTH Address SUITE 100									
City MINNEAPOLIS	MN State		55416 ZIP						
USA Country Tele	phone 612-9	915-9633	612-915-9637 Fax						
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.									
NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor									
Given Name Daniel Family Name or Surname Bettenburg									
Inventor's Eduil Bellimber	Date 3/17/04								
St. Paul Residence: City	MN State	Coun	US try	US Citizenship					
2211 Fairmount Avenue Mailing Address									
St. Paul City	MN State	ZIP	55105-1151	US Country					
NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventor									
Given Name Frank Family Name Docherty or Surname									
Inventor's Signature Land Josherty Date 3/17/2000									
Mound Residence: City	MN State	Coun	US try	US Citizenship					
6333 Bayridge Road Mailing Address									
Mound City	MN State	ZIP	55364-9523	Country					
Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.									